

State of Washington  
Office of the Insurance Commissioner  
2000 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Econmv Ins Co	19690	IN	\$23.824	9.08%	\$23.702	\$13.665	57.65%
2	State Farm Fire And Cas Co	25143	IL	\$15.819	6.03%	\$16.214	\$20.069	123.78%
3	American States Ins Co	19704	IN	\$11.307	4.31%	\$10.582	\$4.699	44.41%
4	Farmers Ins Co Of WA	21644	WA	\$9.015	3.43%	\$8.797	\$6.188	70.35%
5	Hartford Cas Ins Co	29424	IN	\$7.947	3.03%	\$7.257	\$4.311	59.40%
6	Westport Ins Corp	34207	MO	\$7.721	2.94%	\$7.017	\$6.029	85.91%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$7.407	2.82%	\$6.779	\$6.196	91.40%
8	Farmers Ins Exch	21652	CA	\$7.200	2.74%	\$6.346	\$6.077	95.76%
9	Maryland Cas Co	19356	MD	\$7.138	2.72%	\$6.477	\$6.059	93.54%
10	Allstate Ins Co	19232	IL	\$7.036	2.68%	\$6.754	\$6.579	97.41%
11	Atlantic Mut Ins Co	19895	NY	\$6.401	2.44%	\$4.773	\$2.021	42.34%
12	Truck Ins Exch	21709	CA	\$5.214	1.99%	\$4.647	\$3.118	67.10%
13	Federal Ins Co	20281	IN	\$5.188	1.98%	\$4.512	(\$172)	(3.81)%
14	Assurance Co Of Amer	19305	NY	\$5.102	1.94%	\$4.313	\$1.868	43.31%
15	Firemans Fund Ins Co	21873	CA	\$4.433	1.69%	\$4.301	\$7.986	185.69%
16	Transportation Ins Co	20494	IL	\$4.226	1.61%	\$4.688	\$2.421	51.63%
17	Unicard Ins Co	25747	WA	\$3.635	1.38%	\$2.916	\$1.341	45.98%
18	Travelers Ind Co Of Amer	25666	CT	\$3.607	1.37%	\$3.587	\$3.032	84.51%
19	St Paul Fire & Marine Ins Co	24767	MN	\$3.581	1.36%	\$2.903	\$2.017	69.46%
20	Mid-Century Ins Co	21687	CA	\$3.511	1.34%	\$3.265	\$1.325	40.58%
21	Hartford Fire In Co	19682	CT	\$3.383	1.29%	\$3.499	\$2.097	59.91%
22	National Surety Corp	21881	IL	\$3.219	1.23%	\$4.718	\$4.785	101.43%
23	Travelers Ind Co Of IL	25674	IL	\$3.146	1.20%	\$2.635	\$1.320	50.11%
24	Nationwide Mut Ins Co	23787	OH	\$3.089	1.18%	\$2.576	\$629	24.41%
25	Travelers Ind Co	25658	CT	\$3.029	1.15%	\$2.349	\$1.391	59.21%
26	Charter Oak Fire Ins Co	25615	CT	\$2.957	1.13%	\$2.298	\$1.995	86.81%
27	Wausau Business Ins Co	26069	WI	\$2.929	1.12%	\$1.684	\$521	30.96%
28	Northern Ins Co Of Nv	19372	NY	\$2.843	1.08%	\$2.325	\$1.403	60.32%
29	Commonwealth Ins Co Of Amer	10220	WA	\$2.788	1.06%	\$2.902	\$1.965	67.72%
30	Transcontinental Ins Co	20486	NY	\$2.676	1.02%	\$2.779	\$1.258	45.26%
31	American & Foreign Ins Co	24589	DE	\$2.675	1.02%	\$2.668	\$1.498	56.17%
32	Safeco Ins Co Of Amer	24740	WA	\$2.525	0.96%	\$3.400	\$1.460	42.94%
33	West American Ins Co	44393	IN	\$2.488	0.95%	\$2.182	\$2.375	108.87%
34	Great Northern Ins Co	20303	MN	\$2.357	0.90%	\$2.546	\$658	25.85%
35	Oregon Mut Ins Co	14907	OR	\$2.281	0.87%	\$1.766	\$837	47.40%
36	Church Mut Ins Co	18767	WI	\$1.862	0.71%	\$1.749	\$1.971	112.74%
37	Grocers Ins Co	40541	OR	\$1.800	0.69%	\$1.589	\$202	12.70%
38	North Pacific Ins Co	23892	OR	\$1.787	0.68%	\$3.385	\$1.232	36.40%
39	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1.745	0.66%	\$1.898	(\$1.284)	(67.65)%
40	Valley Forge Ins Co	20508	PA	\$1.715	0.65%	\$1.427	\$463	32.44%
All 220 Other Companies				\$61.893	23.58%	\$61.707	\$45.953	74.47%
Totals (Loss Ratio is average)				\$262.498	100.00%	\$251.914	\$177.558	70.48%

(1)Excluding all Loss Adjustment Expenses (LAE)